

In re:
Kelvin Alvin Lashley
Alice Germaine Lashley
Debtors

Case No. 25-10758-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 07, 2025

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Kelvin Alvin Lashley, Alice Germaine Lashley, 4 Donny Brook Way, Collegeville, PA 19426-4408
14981884	+ City of Philadelphia, 1400 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19107-3200
14981885	+ City of Philadelphia Water Bureau, 1400 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19107-3200
14981886	+ City of Philadelphia Water Revenue Bureau, 1400 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19107-3200
14981890	+ Divisional Deputy City Solicitor, 1401 John F. Kennedy Blvd., Philadelphia, PA 19102-1617
14984472	+ FEDERAL HOME LOAN MORTGAGE CORPORATION, et al, Danielle Boyle-Ebersole, Esquire, HLADIK, ONORATO & FEDERMAN, LLP, 298 Wissahickon Avenue, North Wales, PA 19454-4156
14981893	+ Mohela Servicing, 633 Spirit Drive, Chesterfield, MO 63005-1243
14981894	Nationstar/Mr. Cooper, PO Box 65073, Dallas, TX 75262
14982750	+ U.S. BANK TRUST NATIONAL ASSOCIATION, et al, Danielle Boyle-Ebersole, Esquire, HLADIK, ONORATO & FEDERMAN, LLP, 298 Wissahickon Avenue, North Wales, PA 19454-4156

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: efilings@ginsburglawgroup.com	Mar 08 2025 01:20:00	AMY LYNN BENNECOFF GINSBURG, Ginsburg Law Group, P.C., 653 W. Skippack Pike, Suite 300-71, Blue Bell, PA 19422
tr	+ Email/Text: bncnotice@ph13trustee.com	Mar 08 2025 01:20:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106-1552
smg	Email/Text: megan.harper@phila.gov	Mar 08 2025 01:20:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Mar 08 2025 01:20:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14984951	Email/PDF: resurgentbknofications@resurgent.com	Mar 08 2025 01:05:26	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14981881	+ Email/Text: rm-bknotices@bridgecrest.com	Mar 08 2025 01:20:00	Bridgecrest, 1030 North Colorad, Gilbert, AZ 85233-2288
14981887	Email/Text: megan.harper@phila.gov	Mar 08 2025 01:20:00	City of Philadelphia Water Revenue Bureau, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102
14981882	EDI: CAPITALONE.COM	Mar 08 2025 05:38:00	Capital One, Po Box 85064, Glen Allen, VA 23058
14981882	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 08 2025 01:07:12	Capital One, Po Box 85064, Glen Allen, VA 23058
14981883	^ MEBN		

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		Mar 08 2025 00:34:37	Chime Stride, Po Box 417, San Francisco, CA 94104-0417
14981888	+ EDI: MAXMSAIDV	Mar 08 2025 05:38:00	Department of Education/Aidvantage, PO Box 9635, Wilkes Barre, PA 18773-9635
14981889	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 08 2025 01:20:00	Department of Education/Nelnet, 121 S 13th St, Lincoln, NE 68508-1911
14981891	^ MEBN	Mar 08 2025 00:34:41	KML Law Group, P.C., 701 Market St #500019106, Philadelphia, PA 19106-1538
14981892	Email/Text: ml-ebn@missionlane.com	Mar 08 2025 01:20:00	Mission Lane, PO Box 105286, Atlanta, GA 30348
14981895	+ Email/PDF: bankruptcy_prod@navient.com	Mar 08 2025 01:05:59	Navient, PO Box 9655, Wilkes Barre, PA 18773-9655
14983775	EDI: PENNDEPTREV	Mar 08 2025 05:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14983775	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 08 2025 01:20:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14983902	EDI: Q3G.COM	Mar 08 2025 05:38:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
14984949	Email/PDF: resurgentbknotifications@resurgent.com	Mar 08 2025 01:05:34	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14981896	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 08 2025 01:20:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
14981897	Email/Text: mtgbk@shellpointmtg.com	Mar 08 2025 01:20:00	Shellpoint Mortgage Servicing, PO Box 650840, Greenville, SC 75265-0840

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0313-2

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2025 at the address(es) listed below:

Name	Email Address
AMY LYNN BENNECOFF GINSBURG	on behalf of Joint Debtor Alice Germaine Lashley efilings@ginsburglawgroup.com ginsburglaw@ecf.courtdrive.com
AMY LYNN BENNECOFF GINSBURG	on behalf of Debtor Kelvin Alvin Lashley efilings@ginsburglawgroup.com ginsburglaw@ecf.courtdrive.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor U.S. Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust dboyle-ebersole@hoflawgroup.com, ckohn@hoflawgroup.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor FEDERAL HOME LOAN MORTGAGE CORPORATION AS TRUSTEE FOR FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2017-2,AS OWNER OF THE RELATED MORTGAGE LOAN dboyle-ebersole@hoflawgroup.com, ckohn@hoflawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor The Bank of New York Mellon formerly known as The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed C bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:		
Debtor 1:	Kelvin Alvin Lashley	Social Security number or ITIN: xxx-xx-1476
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	Alice Germaine Lashley	Social Security number or ITIN: xxx-xx-6984
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 2/25/25
Case number:	25-10758-amc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kelvin Alvin Lashley	Alice Germaine Lashley
2. All other names used in the last 8 years	aka Kelvin Lashley, aka Kelvin A. Lashley	aka Alice G. Lashley, aka Alice Lashley
3. Address	4 Donny Brook Way Collegeville, PA 19426	4 Donny Brook Way Collegeville, PA 19426
4. Debtor's attorney Name and address	AMY LYNN BENNECOFF GINSBURG Ginsburg Law Group, P.C. 653 W. Skippack Pike Suite 300-71 Blue Bell, PA 19422	Contact phone 855-978-6564 Email: efilings@ginsburglawgroup.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West Suite 701 Philadelphia, PA 19106	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 3/7/25

For more information, see page 2

Debtor **Kelvin Alvin Lashley** and **Alice Germaine Lashley**

Case number **25-10758-amc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 11, 2025 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info. go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 6/10/25 </div> <div> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 5/6/25 </div> <div> Deadline for governmental units to file a proof of claim: Filing deadline: 8/24/25 </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$2950.00 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on: 4/29/25 at 10:00 AM , Location: HRG will be held via Telephone Hearing, For connection dial in information see, Standing Order M-20-3003	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	